



# **Student Athletic Catastrophic Insurance**

# Roberts Insurance & Investments

- Agent for over 130 school districts, colleges, and universities in Kentucky representing over 500,000 students.
- Agent for KHSAA Catastrophic Program

# **Current Status of Insurance for Middle School Athletes**

- Any Middle School Athlete playing up to the high school level is covered by the KHSAA Cat Program.
- Middle School Athletes may be covered by their district's Student Accident Program, if any.
- Middle School Athletes may be covered by their parent's personal insurance or a voluntary plan purchased through their school district.

# Current KHSAA Cat Program

- \$5,000,000 maximum benefit for 10 years with a \$25,000 deductible
- Primarily provides medical benefits
- Pays 100% of Usual & Customary charges in excess of other in force insurance
- Death Benefit of \$20,000

# **KHSAA: Who & What is Covered**

Students participating in interscholastic competition, governed by the regulations of the state high school athletic/activities authority, including school supervised practice, tryouts, game related activities, and related travel.

# **Monitoring Issues**

- **Difficult to monitor whether or not individual policies remain in force through out the limitation of seasons for each sport.**
- **Not all school districts in Kentucky purchase Student Accident Insurance**
- **Best Solution: Middle School Cat Program for all districts, similar to KHSAA Cat Program.**

# Questions